

In re:
Winston J. Banks
Winston J. Banks
Debtors

Case No. 17-14799-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: May 22, 2023

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 14

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 24, 2023:

Recip ID	Recipient Name and Address
db	#+ Winston J. Banks, Mailing Address, PO BOX 34099, Philadelphia, PA 19101-4099
db	Winston J. Banks, 2001 Kinsey Street, Philadelphia, PA 19124-4022
14537486	+ Gregory Funding LLC, PO Box 25430, Portland, OR 97298-0430
13968515	+ Keystone Collections Group, P.O. Box 519, Irwin, PA 15642-0519
14190890	+ Law Offices of Sherri R. Dicks, P.C., P.O. Box 42251, Philadelphia, PA 19101-2251
14190891	+ Sharon N. Harvey, Esquire, Harper & Paul Law Firm, 140 Maplewood Avenue, Philadelphia, PA 19144-3307

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	May 23 2023 00:52:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
14031981	+ Email/Text: megan.harper@phila.gov	May 23 2023 00:52:00	CITY OF PHILADELPHIA, LAW DEPARTMENT TAX UNIT, BANKRUPTCY GROUP, MSB, 1401 JOHN F. KENNEDY BLVD., 5TH FLOOR, PHILADELPHIA, PA 19102-1640
13967793	EDI: GMACFS.COM	May 23 2023 04:48:00	National Auto Finance Company, PO Box 130424, Roseville MN 55113-0004
14009010	+ Email/Text: bankruptcygroup@peco-energy.com	May 23 2023 00:52:00	PECO Energy Company, 2301 Market Street, S4-1, Philadelphia, PA 19103-1380
13966784	EDI: PENNDEPTREV	May 23 2023 04:48:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg PA 17128-0946
13966784	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 23 2023 00:52:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg PA 17128-0946
13978511	+ Email/Text: bncmail@w-legal.com	May 23 2023 00:52:00	USAA Federal Savings Bank, C/O Weinstein & Riley, PS, 2001 Western Ave Suite 400, Seattle, WA 98121-3132
14005061	EDI: AIS.COM	May 23 2023 04:48:00	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14030469	EDI: LCIPHMMRG	May 23 2023 04:48:00	Wells Fargo Bank, N.A., et al, c/o Ocwen Loan Servicing, LLC, Attn: Bankruptcy Dept., P.O. Box 24605, West Palm Beach, FL 33416-4605

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 24, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 22, 2023 at the address(es) listed below:

Name	Email Address
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ANDREW L. SPIVACK

on behalf of Creditor Wells Fargo Bank National Association as Trustee for Option One Mortgage Loan Trust 2006-1, Asset-Backed Certificates, Series 2006-1 andrew.spivack@brockandscott.com, wbecf@brockandscott.com

BRIAN CRAIG NICHOLAS

on behalf of Creditor PROF-2013-S3 Legal Title Trust by U.S. Bank National Association, as Legal Title Trustee bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com

HARRY B. REESE

on behalf of Creditor AJAX MORTGAGE LOAN TRUST 2021 - A BY U.S. BANK NATIONAL ASSOCIATION, AS INDENTURE TRUSTEE bankruptcy@powerskirn.com

JACK K. MILLER

on behalf of Trustee WILLIAM C. MILLER Esq. philaecf@gmail.com, ecfemails@ph13trustee.com

JEROME B. BLANK

on behalf of Creditor Wells Fargo Bank National Association As Trustee et al jblank@pincuslaw.com

JILL MANUEL-COUGHILIN

on behalf of Creditor GREAT AJAX OPERATING PARTNERSHIP L.P. bankruptcy@powerskirn.com

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

KENNETH E. WEST

on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com

LISA CANCANON

on behalf of Creditor USAA Federal Savings Bank LisaC@w-legal.com Llombardi06@law.du.edu

MARIO J. HANYON

on behalf of Creditor Wells Fargo Bank National Association As Trustee et al wbecf@brockandscott.com, mario.hanyon@brockandscott.com

PAMELA ELCHERT THURMOND

on behalf of Creditor City of Philadelphia pamelathurmond@phila.gov edelyne.jean-baptiste@phila.gov

ROBERT J. DAVIDOW

on behalf of Creditor Wells Fargo Bank National Association As Trustee et al robert.davidow@phelanhallinan.com

SHERRI DICKS

on behalf of Debtor Winston J. Banks shrdlaw@hotmail.com shrdlaw@outlook.com

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SHERRI DICKS

on behalf of Attorney Sherri Dicks shrdlaw@hotmail.com shrdlaw@outlook.com

THOMAS SONG

on behalf of Creditor Wells Fargo Bank National Association As Trustee et al tomysong0@gmail.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 16

Information to identify the case:

Debtor 1

Winston J. Banks

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-4331

EIN --

Debtor 2

Winston J. Banks

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-4331

EIN --

United States Bankruptcy Court Eastern District of Pennsylvania

Case number: 17-14799-amc

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Winston J. Banks

Winston J. Banks

5/22/23**By the court:** Ashely M. Chan
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.